

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: RACHELLE ELAINE CASSELL	§	Case No. 1:19-bk-04526
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 10/22/2019.
- 2) The plan was confirmed on 03/12/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 08/20/2020, 12/11/2020, 10/03/2024, 10/23/2024.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 08/06/2020.
- 5) The case was completed on 10/15/2024.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$15,620.00.
- 10) Amount of unsecured claims discharged without full payment: \$99,062.33.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 197,371.00	
Less amount refunded to debtor(s)	\$ 3,907.96	
NET RECEIPTS		\$ 193,463.04

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 5,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 14,724.19	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 19,724.19
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
KARA K GENDRON	Lgl	0.00	NA	NA	5,000.00	0.00
DISCOVER	Uns	5,036.41	5,145.74	5,145.74	5,145.74	0.00
WYNDHAM VACATION	Sec	15,646.00	17,948.20	2,909.76	2,909.76	0.00
WYNDHAM VACATION	Sec	68,580.00	73,196.60	5,496.32	5,496.32	0.00
CAPITAL ONE BANK	Uns	1,406.00	1,406.04	1,406.04	1,406.04	0.00
CAPITAL ONE BANK	Uns	8,127.94	9,625.72	9,625.72	9,625.72	0.00
BECKET & LEE	Uns	21,244.54	21,244.54	21,244.54	21,244.54	0.00
RESURGENT CAPITAL SERVICES	Uns	862.30	1,302.21	1,302.21	1,302.21	0.00
SANTANDER CONSUMER USA	Sec	22,509.00	21,995.78	0.00	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	2,083.73	2,083.73	2,083.73	2,083.73	0.00
BANKERS HEALTHCARE GROUP	Uns	74,170.22	73,611.09	73,611.09	73,611.09	0.00
FOUNDATION FINANCE COMPANY	Sec	48,116.00	47,357.40	0.00	0.00	0.00
ONEMAIN FINANCIAL	Uns	0.00	956.74	956.74	956.74	0.00
CREDIT FIRST	Uns	0.00	2,578.49	2,578.49	2,578.49	0.00
PORTFOLIO RECOVERY	Uns	1,980.00	1,942.53	1,942.53	1,942.53	0.00
PORTFOLIO RECOVERY	Uns	7,201.00	7,163.83	7,163.83	7,163.83	0.00
BECKET & LEE	Uns	1,648.53	1,648.53	1,648.53	1,648.53	0.00
BECKET & LEE	Uns	3,794.88	3,794.88	3,794.88	3,794.88	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
FREEDOM MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
MEMBER FIRST FED. CREDIT	Sec	22,572.00	22,208.40	0.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	6,536.00	6,536.07	6,536.07	6,536.07	0.00
MIDLAND CREDIT MGMT;	Uns	0.00	6,589.59	6,589.59	6,589.59	0.00
MIDLAND CREDIT MGMT;	Uns	3,032.00	3,032.10	3,032.10	3,032.10	0.00
AMERICAN INFOSOURCE	Uns	0.00	551.67	551.67	551.67	0.00
MARINER FINANCE, LLC	Uns	0.00	2,017.67	2,017.67	2,017.67	0.00
AIS INFOSOURCE, LP	Uns	0.00	1,285.61	1,285.61	1,285.61	0.00
AIS INFOSOURCE, LP	Uns	0.00	565.56	565.56	565.56	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	7,172.00	7,172.68	7,172.68	7,172.68	0.00
CITIBANK, N.A.	Uns	440.48	483.49	483.49	483.49	0.00
TD BANK	Uns	3,924.00	4,044.40	4,044.40	4,044.40	0.00
FREEDOM MORTGAGE	Sec	252,299.00	251,490.65	549.86	549.86	0.00
FIRST NATIONAL BANK	Sec	8,211.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL	Sec	14,136.00	NA	NA	0.00	0.00
CB/MRTHNVI	Uns	2,976.76	NA	NA	0.00	0.00
COMENITY BANK	Uns	6,390.50	NA	NA	0.00	0.00
CREDIT FIRST NATL	Uns	2,578.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Uns	81,805.16	NA	NA	0.00	0.00
MARINER FINANCE	Uns	4,797.00	NA	NA	0.00	0.00
SYNCB/JCP	Uns	514.91	NA	NA	0.00	0.00
MARTIN L CASSELL	Pri	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 549.86	\$ 549.86	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 8,406.08	\$ 8,406.08	\$ 0.00
TOTAL SECURED:	\$ 8,955.94	\$ 8,955.94	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 164,782.91	\$ 164,782.91	\$ 0.00

Disbursements:

Expenses of Administration	\$ 19,724.19	
Disbursements to Creditors	\$ 173,738.85	
TOTAL DISBURSEMENTS:		\$ 193,463.04

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/21/2025

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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